

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : CUSHING, James K., et al.
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TITLE : SYSTEMS AND METHODS FOR DESIGNING GROUP
RETIREMENT PLANS

Grp./A.U. : 3624
Examiner : COLBERT, Ella
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Docket No. : P04481US01

AMENDMENT

Commissioner for Patents
Mail Stop AMENDMENT
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action mailed July 31, 2006, please enter the following
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